

Snell & Wilmer

L.L.P.
LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

RECEIVED
GENERAL FAX CENTER

MAR 11 2005

PHOENIX, ARIZONA
TUCSON, ARIZONA
IRVINE, CALIFORNIA
SALT LAKE CITY, UTAH
DENVER, COLORADO
LAS VEGAS, NEVADA

MAR = 2 12

FACSIMILE TRANSMISSION

DATE: March 11, 2005

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
MAIL STOP AF U.S. Patent and Trademark Office	703/872-9306	

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/940,509

MESSAGE:

Amendment and Reply (10 pgs.)

Thank you.
Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 11

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.5800

PLEASE RETURN TO: Debbie Mier
15s04

PERSONAL FAX: No

REQUESTOR: Howard
Sobelman

DIRECT LINE: 602-382-6228

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

RECEIVED
CENTRAL FAX CENTER

MAR 11 2005

Certificate of Transmission under 37 CFR §1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (703) 872-9306 and is addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: March 11, 2005By: Nehorah A. Mie**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Dunning, et al.	Docket No.:	40655.5800
Serial No.:	09/940,509	Examiner:	Bashore, Alain L
Filed:	August 27, 2001	Group Art Unit:	3624
Title:	SYSTEM AND METHOD FOR CREATING AND ADMINISTERING AN INVESTMENT INSTRUMENT	Confirmation No.:	7398

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated January 12, 2005, of which this Reply is within the shortened three month statutory period for reply, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.